

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$ minimum to \$ maximum per [day, week or month] offered in increments of \$.

- ☐ per day ☐ per week ☒ per month
☒ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

We will waive the payment of premium which becomes due when the coverage is in force and insured is receiving benefits under this policy, except for benefits paid during the elimination period. We will refund or credit the pro rata amount paid for the periods after the premium waiver begins.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.		90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$662	Not Available	\$576	Not Available	Not Available	Not Available
55	\$794	Not Available	\$690	Not Available	Not Available	Not Available
60	\$1,021	Not Available	\$888	Not Available	Not Available	Not Available
65	\$1,480	Not Available	\$1,287	Not Available	Not Available	Not Available
70	\$2,439	Not Available	\$2,121	Not Available	Not Available	Not Available
75	\$4,361	Not Available	\$3,792	Not Available	Not Available	Not Available
80	\$7,552	Not Available	\$6,567	Not Available	Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums for the policy and attached riders will be waived after confined in a nursing facility or residential care facility for a period of 90 days- Any unearned premium is refunded on a prorata basis. Premiums are waived until facility confinement ends.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$437	\$1,201	\$364	\$1,001		\$578	\$1,588	
55	\$527	\$1,244	\$439	\$1,037		\$698	\$1,646	
60	\$731	\$1,536	\$610	\$1,280		\$968	\$2,032	
65	\$992	\$1,875	\$827	\$1,563		\$1,313	\$2,481	
70	\$1,463	\$2,458	\$1,219	\$2,048		\$1,935	\$3,251	
75	\$2,920	\$4,614	\$2,433	\$3,845		\$3,863	\$6,103	
80	\$4,383	\$6,574	\$3,652	\$5,479		\$5,798	\$8,696	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any riders and spouse's premium if covered under the same policy.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$614	\$1,912	\$543	\$1,693		\$919	\$2,982	
55	\$771	\$2,214	\$682	\$1,960		\$1,153	\$3,445	
60	\$1,075	\$2,678	\$951	\$2,371		\$1,597	\$4,134	
65	\$1,558	\$3,428	\$1,379	\$3,034		\$2,301	\$5,260	
70	\$2,454	\$4,697	\$2,172	\$4,157		\$3,614	\$7,178	
75	\$3,930	\$6,760	\$3,479	\$5,983		\$5,726	\$10,227	
80	\$6,444	\$10,076	\$5,703	\$8,918		\$0	\$0	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums due for the policy and any attached riders are waived after satisfaction of a 90-day waiting period for facility confinement. Any unearned premium is refunded on a pro-rata basis, including premiums paid during the 90-day waiting period. Premiums are waived until facility confinement ends.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$348	\$956	\$302	\$832		\$504	\$1,386	
55	\$453	\$1,132	\$394	\$984		\$656	\$1,640	
60	\$629	\$1,416	\$547	\$1,231		\$912	\$2,052	
65	\$949	\$1,899	\$826	\$1,651		\$1,376	\$2,752	
70	\$1,535	\$2,685	\$1,334	\$2,335		\$2,224	\$3,892	
75	\$2,594	\$4,151	\$2,256	\$3,610		\$3,760	\$6,016	
80	\$4,256	\$6,384	\$3,701	\$5,551		\$6,168	\$9,252	

Refer to Rate History Section for information on premium increases for this company.

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Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days ☐ TYPE
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$ minimum to \$ maximum per [day, week or month] offered in increments of \$.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Will waive premium payments that become due when benefits are payable under Nursing Home, Residential Care, Home Care, Bed Reservation, and Hospice.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$792	\$1,767	\$697	\$1,544		\$1,227	\$2,771	
55	\$875	\$1,921	\$770	\$1,679		\$1,342	\$2,923	
60	\$1,139	\$2,323	\$1,003	\$2,031		\$1,845	\$3,875	
65	\$1,681	\$3,111	\$1,479	\$2,720		\$2,663	\$5,173	
70	\$2,705	\$4,380	\$2,381	\$3,829		\$4,380	\$7,022	
75	\$4,836	\$7,313	\$4,255	\$6,391		\$7,733	\$11,398	
80	\$0	\$0	\$0	\$0		\$0	\$0	

Refer to Rate History Section for information on premium increases for this company.

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Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$110 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☒ See company's notes, pp 119-142

Waiver of Premium

Once elimination period is served. One time life time. Contact company for more details.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$406	\$1,138	\$363	\$1,016		\$608	\$1,733
55	\$520	\$1,322	\$465	\$1,180		\$782	\$2,015
60	\$701	\$1,585	\$626	\$1,415		\$1,060	\$2,420
65	\$1,042	\$2,061	\$930	\$1,841		\$1,582	\$3,154
70	\$1,679	\$2,925	\$1,499	\$2,612		\$2,560	\$4,482
75	\$3,079	\$4,753	\$2,750	\$4,244		\$3,918	\$6,071
80	\$4,427	\$6,147	\$3,953	\$5,488		\$5,645	\$7,858

Refer to Rate History Section for information on premium increases for this company.

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Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$1000 minimum to \$9000 maximum per [day, week or month] offered in increments of \$100.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☒ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

No premiums are due when Facility Services Benefit (FSB) are payable and as long as FSB remain payable, any unearned premium returned on a pro-rata- basis premium becomes due when FSB are no longer being paid.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$507	\$1,295	\$423	\$1,079		\$813	\$2,075	
55	\$556	\$1,354	\$464	\$1,128		\$892	\$2,169	
60	\$767	\$1,706	\$639	\$1,422		\$1,229	\$2,735	
65	\$1,121	\$1,706	\$934	\$1,859		\$1,796	\$3,574	
70	\$1,836	\$3,209	\$1,530	\$2,674		\$2,942	\$5,142	
75	\$3,169	\$4,995	\$2,641	\$4,162		\$5,079	\$8,004	
80	\$4,502	\$4,995	\$3,752	\$5,646		\$7,215	\$10,858	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$ minimum to \$ maximum per [day, week or month] offered in increments of \$.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums are waived the day after the elimination period is met.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$633	\$2,314	\$550	\$2,013		\$1,000	\$4,075
55	\$863	\$2,703	\$750	\$2,350		\$1,375	\$4,713
60	\$1,236	\$3,249	\$1,075	\$2,825		\$1,925	\$5,613
65	\$1,840	\$4,039	\$1,600	\$3,513		\$2,863	\$6,963
70	\$2,717	\$5,060	\$2,363	\$4,400		\$4,188	\$8,663
75	\$4,758	\$7,489	\$4,138	\$6,513		\$7,388	\$12,938
80	\$6,799	\$9,315	\$5,913	\$8,100		\$0	\$0

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$40 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

For Confined Care, prems are waived after 90 consecutive day of confinement beyond the Elim Period. For Home Care, prems are waived after covered home care services are rec'd on a regular basis (at least 3 days out of every 7) for 90 consecutive days

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

20* Day Elimination Period.			90 Day Elimination Period.		90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$449	\$1,387	\$378	\$1,168	\$631	\$1,950
55	\$698	\$1,767	\$586	\$1,482	\$923	\$2,335
60	\$1,004	\$2,129	\$840	\$1,781	\$1,242	\$2,633
65	\$1,416	\$2,563	\$1,186	\$2,146	\$1,693	\$3,065
70	\$2,173	\$3,629	\$1,789	\$2,988	\$2,512	\$4,194
75	\$3,756	\$6,085	\$3,062	\$4,961	\$4,248	\$6,882
80	Not Available	Not Available	\$5,303	\$7,583	\$7,514	\$10,746

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Confined Care premiums after the Elimination Period. Home Health Care premiums are waived after covered home services are received on a regular basis (at least 8 days per month) beyond the Elimination Period.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$731	\$1,644	\$585	\$1,315		\$930	\$2,093	
55	\$849	\$1,851	\$679	\$1,481		\$1,080	\$2,354	
60	\$1,084	\$2,321	\$868	\$1,859		\$1,359	\$2,908	
65	\$1,603	\$3,191	\$1,283	\$2,553		\$2,034	\$4,048	
70	\$2,910	\$4,917	\$2,328	\$3,934		\$3,563	\$6,021	
75	\$4,814	\$7,125	\$3,851	\$5,700		\$5,877	\$8,697	
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$1.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☐ 75%
☒ 70% ☒ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums will be waived beginning on the first day that benefits are payable after the Waiting Period has been satisfied. Premiums will continue to be waived until no benefits are payable for 30 consecutive days.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			90 Day Elimination Period.		90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$493	\$1,581	\$338	\$1,083	\$589	\$1,955
55	\$740	\$2,083	\$507	\$1,427	\$873	\$2,550
60	\$1,020	\$2,521	\$698	\$1,727	\$1,188	\$3,052
65	\$1,509	\$3,235	\$1,033	\$2,215	\$1,734	\$3,870
70	\$2,303	\$4,303	\$1,578	\$2,947	\$2,616	\$5,113
75	\$3,985	\$6,489	\$2,730	\$4,444	\$4,517	\$7,697
80	Not Available	Not Available	Not Available	Not Available	Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☐ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums will be waived once the policyowner has met the need for long-term care outlined in the contract.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

42* Day Elimination Period.			84** Day Elimination Period.			84** Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$641	\$2,345	\$557	\$2,038		\$809	\$3,182	
55	\$789	\$2,504	\$686	\$2,176		\$1,004	\$3,384	
60	\$1,042	\$2,826	\$906	\$2,457		\$1,330	\$3,768	
65	\$1,424	\$3,306	\$1,238	\$2,874		\$1,819	\$4,365	
70	\$2,261	\$4,505	\$1,966	\$3,917		\$2,887	\$5,895	
75	\$3,726	\$6,429	\$3,240	\$5,591		\$4,733	\$8,337	
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available	

Refer to Rate History Section for information on premium increases for this company.

[* Carrier does not offer a 30-day elimination period.]

[** Carrier does not offer a 90-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums will be waived when there are 91 days on which Qualifying Expenses are incurred OR the Elimination Period is met, if sooner.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

45* Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$641	\$2,345	\$557	\$2,038		\$809	\$3,182	
55	\$789	\$2,504	\$686	\$2,176		\$1,004	\$3,384	
60	\$1,042	\$2,826	\$906	\$2,457		\$1,330	\$3,768	
65	\$1,424	\$3,306	\$1,238	\$2,874		\$1,819	\$4,365	
70	\$2,261	\$4,505	\$1,966	\$3,917		\$2,887	\$5,895	
75	\$3,726	\$6,429	\$3,240	\$5,591		\$4,733	\$8,337	
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$ minimum to \$ maximum per [day, week or month] offered in increments of \$.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

We waive premium 180 calendar days after eligible for benefits. This applies to both Facility Care and Home and Community Care and does not require any out of pocket expense.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$619	\$1,839	\$529	\$1,572		\$868	\$2,846	
55	\$784	\$2,156	\$670	\$1,842		\$1,098	\$3,327	
60	\$1,048	\$2,663	\$896	\$2,276		\$1,469	\$4,040	
65	\$1,498	\$3,386	\$1,280	\$2,894		\$2,099	\$5,143	
70	\$2,402	\$4,853	\$2,053	\$4,148		\$3,366	\$7,002	
75	\$4,178	\$7,311	\$3,577	\$6,249		\$5,854	\$10,244	
80	\$0	\$0	\$0	\$0		\$0	\$0	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☐ 60 days ☐ TYPE
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$ minimum to \$ maximum per [day, week or month] offered in increments of \$.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums are waived after 90 days of Qualified LTC Services. The days do not have to be consecutive but they can not be separated by more than 15 consecutive days.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$445	\$1,102	\$414	\$1,019		\$693	\$1,584	
55	\$579	\$1,298	\$525	\$1,197		\$908	\$1,906	
60	\$818	\$1,630	\$739	\$1,498		\$1,294	\$2,495	
65	\$1,169	\$2,125	\$1,053	\$1,933		\$1,867	\$3,360	
70	\$2,083	\$3,306	\$1,869	\$2,991		\$3,203	\$5,159	
75	\$3,433	\$5,118	\$3,041	\$4,573		\$5,356	\$7,829	
80	\$0	\$0	\$0	\$0		\$0	\$0	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☐ 0 days ☒ 60 days ☐ TYPE
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Begins the day after Elimination Period is satisfied. Joint and Survivor Waivers of Premium are available as riders for an additional charge.

Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$727	\$1,645	\$581	\$1,316		Not Available	Not Available	
55	\$916	\$1,953	\$733	\$1,562		Not Available	Not Available	
60	\$1,156	\$2,318	\$925	\$1,854		Not Available	Not Available	
65	\$1,695	\$3,088	\$1,356	\$2,471		Not Available	Not Available	
70	\$2,834	\$4,647	\$2,267	\$3,718		Not Available	Not Available	
75	\$5,023	\$7,513	\$4,019	\$6,010		Not Available	Not Available	
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Automatically applies when qualifications are met. Will not apply when insured is receiving the Alternative Payment Benefit.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$589	\$1,685	\$484	\$1,384		\$1,008	\$2,883
55	\$749	\$1,994	\$615	\$1,637		\$1,169	\$3,115
60	\$928	\$2,233	\$762	\$1,834		\$1,583	\$3,809
65	\$1,307	\$2,744	\$1,074	\$2,254		\$2,375	\$4,985
70	\$2,046	\$3,687	\$1,680	\$3,028		\$3,760	\$6,776
75	\$3,443	\$5,352	\$2,828	\$4,396		\$6,837	\$10,627
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$ minimum to \$ maximum per [day, week or month] offered in increments of \$.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Confined care premium are waived after the elimination period. Home Care premiums are waived after covered home services are received on a regular basis (at least 8 days per month) beyond the elimination period.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$622	\$1,507	\$498	\$1,206		\$1,040	\$2,517	
55	\$724	\$1,653	\$579	\$1,322		\$1,207	\$2,757	
60	\$924	\$2,074	\$739	\$1,659		\$1,519	\$3,410	
65	\$1,366	\$2,852	\$1,093	\$2,282		\$2,273	\$4,748	
70	\$2,479	\$4,398	\$1,983	\$3,519		\$3,982	\$7,066	
75	\$4,102	\$6,394	\$3,281	\$5,115		\$6,568	\$10,238	
80	\$0	\$0	\$0	\$0		\$0	\$0	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☒ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any riders and spouse's premium if covered under the same policy.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$650	\$2,027	\$576	\$1,794		\$974	\$3,161	
55	\$817	\$2,347	\$723	\$2,077		\$1,222	\$3,652	
60	\$1,139	\$2,839	\$1,008	\$2,513		\$1,693	\$4,382	
65	\$1,652	\$3,633	\$1,462	\$3,216		\$2,439	\$5,576	
70	\$2,601	\$4,979	\$2,302	\$4,406		\$3,831	\$7,609	
75	\$4,166	\$7,166	\$3,687	\$6,342		\$6,069	\$10,840	
80	\$6,831	\$10,681	\$6,045	\$9,453		\$0	\$0	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☐ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$40 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

For Confined Care, prems are waived after 90 consecutive day of confinement beyond the Elim Period. For Home Care, prems are waived after covered home care services are rec'd on a regular basis (at least 3 days out of every 7) for 90 consecutive days beyond the Elim Pd.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$499	\$1,543	\$416	\$1,287		\$695	\$2,147	
55	\$776	\$1,964	\$643	\$1,627		\$1,016	\$2,571	
60	\$1,116	\$2,366	\$923	\$1,956		\$1,366	\$2,895	
65	\$1,574	\$2,850	\$1,303	\$2,359		\$1,862	\$3,371	
70	\$2,416	\$4,034	\$1,968	\$3,287		\$2,762	\$4,613	
75	\$4,171	\$6,757	\$3,368	\$5,457		\$4,673	\$7,570	
80	Not Available	Not Available	\$5,832	\$8,340		\$8,266	\$11,820	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☒ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

Confined care premiums are waived after the Elimination Period. Home Care premiums are waived after covered home services are received on a regular basis (at least 8 days per month) beyond the Elimination Period.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$635	\$1,430	\$508	\$1,144		\$809	\$1,820	
55	\$739	\$1,610	\$591	\$1,288		\$939	\$2,047	
60	\$943	\$2,018	\$754	\$1,614		\$1,182	\$2,529	
65	\$1,394	\$2,775	\$1,115	\$2,220		\$1,769	\$3,520	
70	\$2,530	\$4,276	\$2,024	\$3,421		\$3,097	\$5,235	
75	\$4,186	\$6,196	\$3,349	\$4,957		\$5,110	\$7,563	
80	Not Available	Not Available	Not Available	Not Available		Not Available	Not Available	

Refer to Rate History Section for information on premium increases for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☐ 3 Yrs. ☐ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☐ See company's notes, pp 119-142

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$ minimum to \$ maximum per [day, week or month] offered in increments of \$.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 119-142 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 119-142

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 119-142

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 119-142

Waiver of Premium

We waive premium 180 calendar days after eligible for benefits. This applies to both Facility Care and Home and Community Care and does not require any out of pocket expense.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$694	\$2,061	\$593	\$1,761		\$972	\$3,189	
55	\$879	\$2,417	\$752	\$2,066		\$1,232	\$3,731	
60	\$1,175	\$2,983	\$1,004	\$2,550		\$1,646	\$4,525	
65	\$1,681	\$3,798	\$1,436	\$3,246		\$2,355	\$5,768	
70	\$2,693	\$5,439	\$2,301	\$4,649		\$3,773	\$7,848	
75	\$4,679	\$8,188	\$3,999	\$6,999		\$6,556	\$11,473	
80	\$0	\$0	\$0	\$0		\$0	\$0	

Refer to Rate History Section for information on premium increases for this company.